

Table I.F.4 Percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	59.8%	71.1%	73.8%	69.3%	64.7%	53.5%	72.3%	57.5%
Industry group **								
Agric., fish., forest.	65.6%	65.1%	73.3%	58.6%	70.1%	63.0%	67.8%	65.0%
Mining and manufacturing	61.3%	68.1%	80.5%	70.7%	65.7%	55.3%	75.7%	59.9%
Construction	69.3%	75.9%	69.8%	76.3%	74.2%	50.3%	72.1%	67.6%
Utilities and transp.	54.5%	60.3%	67.1%	67.1%	56.2%	51.5%	68.6%	52.9%
Wholesale trade	64.1%	66.5%	78.9%	65.0%	63.1%	60.6%	73.2%	61.3%
Fin. svcs. and real estate	52.0%	69.1%	79.6%	68.1%	54.7%	47.3%	73.3%	49.4%
Retail trade	57.6%	83.7%	70.7%	67.5%	71.1%	48.4%	72.1%	55.0%
Professional services	61.0%	68.5%	74.0%	67.4%	63.8%	57.1%	71.9%	59.1%
Other services	61.2%	72.3%	70.3%	71.2%	68.5%	53.7%	71.9%	58.8%
Ownership								
For profit, incorporated	58.0%	68.4%	74.2%	69.9%	62.8%	51.5%	72.6%	55.3%
For profit, unincorporated	62.8%	76.3%	78.3%	67.4%	68.4%	51.8%	73.0%	59.9%
Nonprofit	65.0%	74.7%	63.2%	68.1%	67.9%	63.1%	69.2%	64.6%
Age of firm								
Less than 5 years	65.7%	75.3%	74.5%	66.8%	56.1%	59.2%	72.7%	58.6%
5-9 years	69.0%	64.1%	79.7%	75.5%	61.1%	63.5%	71.8%	66.9%
10-19 years	66.3%	74.4%	75.1%	75.0%	67.2%	49.0%	74.3%	61.9%
20 or more years	58.3%	69.9%	71.9%	66.9%	65.2%	53.6%	71.6%	56.8%
Multi/single status								
2 or more locations	55.8%	53.5%	77.1%	67.1%	64.0%	53.1%	72.5%	55.4%
1 location only	69.5%	71.6%	73.5%	69.9%	65.7%	70.2%	72.3%	66.9%
Percent full-time employees								
Less than 25%	64.4%	47.2%	71.1%	75.3%	70.6%	59.4%	68.5%	63.5%
25-49 %	59.2%	73.6%	64.7%	60.3%	63.7%	56.1%	67.2%	57.9%
50-74 %	62.1%	70.0%	69.6%	62.5%	66.4%	58.0%	69.3%	60.4%
75% or more	59.5%	71.7%	74.8%	70.3%	64.4%	52.9%	73.0%	57.1%
Union presence								
No union employees	61.2%	70.9%	74.7%	69.3%	64.5%	54.4%	72.5%	58.7%
Has union employees	54.0%	75.8%	54.3%	69.1%	65.9%	51.5%	69.7%	53.5%
Percent low-wage employees								
50% or more low-wage	54.3%	74.5%	63.7%	66.8%	68.6%	46.3%	68.3%	52.8%
Less than 50% low-wage	60.4%	70.8%	74.3%	69.5%	64.3%	54.5%	72.6%	58.1%
Percent women employees								
Less than 25%	60.9%	68.9%	74.7%	70.1%	66.7%	50.4%	72.7%	57.6%
25-49 %	58.9%	77.7%	76.9%	70.7%	65.3%	52.2%	75.9%	56.6%
50-74 %	58.9%	71.4%	74.8%	68.4%	59.9%	55.5%	71.3%	57.2%
75% or more	60.6%	66.7%	67.7%	66.1%	67.3%	56.0%	68.5%	59.2%
Percent age 50 or older employees								
Less than 25%	62.1%	75.3%	73.7%	72.9%	64.9%	53.8%	73.8%	59.0%
25-49 %	56.9%	67.4%	72.3%	66.4%	62.9%	52.6%	69.9%	55.5%
50-74 %	63.9%	63.8%	77.9%	65.4%	69.1%	58.2%	72.1%	61.9%
75% or more	67.2%	73.5%	73.1%	64.1%	69.2%	56.0%	73.7%	60.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.4 Standard errors for percent of private-sector employees enrolled in a health insurance plan that had a copayment for an office visit to a physician by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.73%	1.85%	1.66%	1.27%	1.27%	1.09%	0.97%	0.83%
Industry group **								
Agric., fish., forest.	6.01%	11.28%	11.34%	14.87%	11.60%	10.02%	7.18%	7.47%
Mining and manufacturing	1.57%	7.97%	3.58%	3.42%	2.82%	2.27%	2.89%	1.70%
Construction	2.32%	6.24%	4.63%	3.18%	4.51%	6.22%	2.61%	3.38%
Utilities and transp.	2.91%	13.22%	9.84%	6.25%	6.91%	3.69%	5.64%	3.15%
Wholesale trade	2.12%	7.80%	5.29%	4.43%	4.05%	3.56%	3.68%	2.49%
Fin. svcs. and real estate	1.73%	5.26%	4.49%	4.38%	4.02%	2.17%	3.17%	1.85%
Retail trade	2.29%	4.11%	5.49%	4.18%	3.71%	3.26%	3.09%	2.61%
Professional services	1.49%	3.27%	3.22%	2.61%	2.13%	2.26%	1.83%	1.69%
Other services	2.33%	3.88%	4.13%	2.91%	3.82%	3.47%	2.23%	2.70%
Ownership								
For profit, incorporated	0.91%	2.33%	1.81%	1.52%	1.68%	1.31%	1.11%	1.03%
For profit, unincorporated	1.60%	3.69%	3.43%	3.08%	2.89%	2.75%	2.25%	1.92%
Nonprofit	1.60%	4.94%	7.40%	3.71%	2.61%	2.31%	3.62%	1.72%
Age of firm								
Less than 5 years	4.07%	4.71%	6.69%	4.60%	9.51%	8.99%	3.30%	6.69%
5-9 years	2.40%	5.61%	4.17%	3.71%	5.06%	6.73%	2.90%	3.56%
10-19 years	2.80%	3.50%	3.07%	2.73%	3.46%	7.47%	1.90%	4.00%
20 or more years	0.80%	2.66%	2.22%	1.63%	1.30%	1.09%	1.30%	0.87%
Multi/single status								
2 or more locations	0.91%	14.02%	4.14%	2.29%	1.30%	1.11%	2.89%	0.93%
1 location only	1.02%	1.84%	1.79%	1.52%	2.44%	4.57%	1.03%	1.69%
Percent full-time employees								
Less than 25%	3.17%	9.47%	8.11%	5.91%	7.84%	3.85%	5.88%	3.65%
25-49 %	2.56%	6.09%	6.48%	4.63%	3.59%	3.96%	3.57%	2.90%
50-74 %	1.94%	4.44%	4.54%	4.41%	4.60%	2.95%	2.79%	2.30%
75% or more	0.82%	2.12%	1.86%	1.40%	1.40%	1.21%	1.08%	0.93%
Union presence								
No union employees	0.82%	1.87%	1.60%	1.31%	1.32%	1.34%	0.97%	0.95%
Has union employees	1.70%	10.78%	12.28%	5.30%	4.32%	1.90%	5.95%	1.75%
Percent low-wage employees								
50% or more low-wage	2.00%	5.54%	5.92%	3.56%	3.06%	2.61%	3.20%	2.16%
Less than 50% low-wage	0.78%	1.95%	1.72%	1.35%	1.37%	1.19%	1.01%	0.90%
Percent women employees								
Less than 25%	1.71%	3.23%	2.54%	2.08%	2.24%	2.98%	1.55%	2.06%
25-49 %	1.27%	3.99%	3.38%	2.75%	2.44%	1.78%	2.04%	1.40%
50-74 %	1.25%	3.93%	4.14%	2.69%	2.71%	1.68%	2.31%	1.38%
75% or more	1.67%	3.63%	3.68%	2.82%	2.84%	2.49%	2.04%	1.91%
Percent age 50 or older employees								
Less than 25%	1.15%	2.59%	2.46%	1.72%	2.05%	1.89%	1.38%	1.36%
25-49 %	1.13%	4.28%	3.03%	2.26%	1.96%	1.50%	1.86%	1.22%
50-74 %	1.51%	4.49%	3.64%	3.38%	2.97%	2.43%	2.36%	1.78%
75% or more	3.20%	4.38%	6.03%	10.23%	8.04%	6.84%	3.31%	5.21%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.